



Prudential Disclosure Document
as at December 2021

Introduction

In accordance with Australian Prudential Standard APS 330, locally incorporated ADI's using the standardised approach under the Basel III regulatory regime such as Regional Australia Bank are required to disclose information about their Capital, Capital Instruments, Credit Risk exposure and Remuneration.

The frequency and timing of Regional Australia Bank's disclosures as required under the Prudential Standard APS 330 Public Disclosure are:

Table	Frequency of Disclosure
Table 1: Composition of Capital	Annual
Regulatory Capital reconciliation	Annual
Table 3: Capital Adequacy	Quarterly
Table 4: Credit Risk	Quarterly
Table 5: Securitisation	Quarterly
Table 22: Remuneration	Annual

Capital Management

Regional Australia Bank maintains an actively managed capital base to cover risks inherent in its business. The adequacy of Regional Australia Bank's capital is monitored using, among other measures, the rules and ratios established by the Australian Prudential Regulation Authority.

Regional Australia Bank has complied in full with all its externally imposed capital requirements. The primary objectives of Regional Australia Bank's capital management are to ensure that the business complies with externally imposed capital requirements and that Regional Australia Bank maintains healthy capital ratios in order to support its activities.

For the purposes of Capital disclosures Regional Australia Bank is using the post 1 January 2018 common disclosure template because it is fully applying the Basel III regulatory adjustments as implemented by APRA.



TABLE 3: Capital Adequacy	31 Dec 2021 000's	30 Sep 2021 000's
Capital requirements (in terms of risk weighted assets) for :		
Credit Risk *		
Residential Mortgages	800,848	781,688
Other Retail Loans	129,953	136,376
Corporate Loans	60,821	63,409
Funds Deposited with ADI's	74,625	78,732
Government	-	-
Fixed Assets	12,416	13,203
Other Assets	8,474	9,322
Off Balance Sheet	76,311	80,938
Total Credit Risk	1,163,447	1,163,668
Market risk	-	-
Operational risk	122,810	116,695
Total Assessed Risk	1,286,257	1,280,362
Common Equity Tier 1	14.83%	14.57%
Tier 1	14.83%	14.57%
Total Capital	15.22%	14.95%

* Credit Risk portfolio allocations have been updated for June 2021 along with restated March 2021 comparative.



TABLE 4: Credit Risk December Quarter **31 Dec 21**
000's **Qtr Average**
000's

Total Gross Credit Risk exposures, plus average gross exposure over the period, broken down by;

Cash and Investment Securities	708,864	679,946
Trade and other receivables	4,202	4,371
Loans and advances to members		
Personal Loans	53,877	55,383
Mortgage Loans	2,024,102	1,994,293
Commercial Loans	206,531	208,012
Revolving Credit	28,019	27,254
Other Financial Assets	2,554	2,554
Property, plant and equipment	7,155	7,284
Intangible assets	1,030	1,123
Right of use Asset	4,231	4,402
Deferred tax assets	3,039	3,039
	3,043,604	2,987,661
Claims secured by residential mortgage	2,129,990	2,098,039
Other retail	81,408	82,059
Corporate (excluding secured by residential mortgage)	106,068	109,924
	2,317,466	2,290,022

By portfolio:

	Dec 21				
	Impaired	Past	Specific	Charges	Write
	Facilities	Due	Provision	\$'000	Offs
	\$'000	\$'000	\$'000	\$'000	\$'000
Claims secured by residential mortgage	2,248	5,697	226	-	-
Other retail	2,762	4,712	-	-	255
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
All other	-	-	-	-	-
Total	5,010	10,409	226	-	255

General Reserve for Credit Losses 4,902



TABLE 4: Credit Risk September Quarter 30 Sep 21
000's Qtr Average
000's

Total Gross Credit Risk exposures, plus average gross exposure over the period, broken down by;		
Cash and Investment Securities	651,029	617,042
Trade and other receivables	4,540	3,106
Loans and advances to members		
Personal Loans	56,889	58,829
Mortgage Loans	1,964,483	1,939,646
Commercial Loans	209,493	210,421
Revolving Credit	26,488	29,179
Other Financial Assets	2,554	2,554
Property, plant and equipment	7,414	7,529
Intangible assets	1,216	1,317
Right of use Asset	4,574	4,751
Deferred tax assets	3,039	3,039
	2,931,718	2,877,413
Claims secured by residential mortgage	2,066,088	2,042,856
Other retail	82,711	87,650
Corporate (excluding secured by residential mortgage)	113,781	113,158
	2,262,579	2,243,665

By portfolio:

	Sep 21				
	Impaired Facilities \$'000	Past Due \$'000	Specific Provision \$'000	Charges \$'000	Write Offs \$'000
Claims secured by residential mortgage	2,422	6,707	211	-	-
Other retail	2,734	5,156	-	-	164
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
All other	-	-	-	-	-
Total	5,156	11,863	211	-	164

General Reserve for Credit Losses 4,908



TABLE 5: Securitisation exposures	31 Dec 21 000's	30 Sep 21 000's
Loans Securitised during the quarter	128,206	0
On-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	616,831	516,421
Off-Balance Sheet Securitisation Exposures		
Claims secured by residential mortgage	793	811
Total	617,624	517,232

